

CONTRACT PRICES

2008 Prices for Four-Year Contracts

Current Age/Grade*	Projected College Entrance Date	Lump-Sum Payment Date	60 Monthly Payments**	Extended Payments**	Number of Extended Payments**
9th Grade	2012–2013	\$ 25,650	NA	\$ 727	40
8th Grade	2013–2014	\$ 25,538	NA	\$ 579	52
7th Grade	2014–2015	\$ 25,420	\$ 512	\$ 487	64
6th Grade	2015–2016	\$ 25,303	\$ 510	\$ 423	76
5th Grade	2016–2017	\$ 25,187	\$ 508	\$ 378	88
4th Grade	2017–2018	\$ 25,070	\$ 505	\$ 343	100
3rd Grade	2018–2019	\$ 24,955	\$ 503	\$ 316	112
2nd Grade	2019–2020	\$ 24,840	\$ 501	\$ 294	124
1st Grade	2020–2021	\$ 24,725	\$ 498	\$ 277	136
Age 5	2021–2022	\$ 24,611	\$ 496	\$ 262	148
Age 4	2022–2023	\$ 24,498	\$ 494	\$ 249	160
Age 3	2023–2024	\$ 24,385	\$ 492	\$ 238	172
Age 2	2024–2025	\$ 24,272	\$ 489	\$ 229	184
Age 1	2025–2026	\$ 24,160	\$ 487	\$ 221	196
Infant	2026–2027	\$ 24,049	\$ 485	\$ 214	208
Newborn (born between 9/1/08 and 9/1/09)	2027–2028	\$ 23,938	\$ 483	\$ 208	220

The first payment for each plan is due no later than February 1, 2009. The Extended Payments are due monthly for the indicated number of months.

*If the beneficiary is currently in school, find his or her grade as of September 1, 2008. For purposes of this table, a beneficiary who is now in preschool or kindergarten is not considered to be in school. If the beneficiary is not in school find his or her age as of September 1, 2008. Contracts can be purchased for children who will be born before September 1, 2009, by designating “unborn” for the beneficiary name.

**To calculate the total amount you will pay for your PACT contract on a monthly payment plan, multiply the total number of payments times the monthly payment amount. The total will be greater than the lump sum contract price. The interest rate for monthly accounts is 8.25%.